

V-06-21-0326.C1
HSA Real-Life Scenario — Ashley
Time: 1:25

AUDIO	VISUAL
Music throughout	<p><i>Scene description: Bank of America logo.</i></p> <p>Disclosure: Please see important information at the end of this video.</p>
<p>NARRATOR VO: A Health Savings Account, or HSA, provides many financial benefits.</p>	<p><i>Scene description: "Health Savings Account" animates to "HSA" as other text animates on-screen running both left and right.</i></p> <p>TOS: Health Savings Account HSA Tax advantages Paying for out-of-pocket costs Investment option Annual rollover</p>
<p>NARRATOR VO: So the question is.....</p>	<p><i>Scene description: Talk bubble animates on-screen with text inside.</i></p> <p>TOS: Question?</p>
<p>NARRATOR VO: How do <i>you</i> HSA? Let's hear from Ashley.</p>	<p><i>Scene description: Red Flagscape animates full-screen.</i></p> <p>TOS: How do you HSA?</p>
<p>ASHLEY VO: How do <i>I</i> HSA? Well, I'm saving a little now while I'm young and my health care costs are pretty minimal.</p>	<p><i>Scene description: Lifestyle video of Ashley hiking with a friend.</i></p> <p>TOS: Ashley's story Saving now Young & healthy Minimal costs</p>

AUDIO	VISUAL
<p>ASHLEY VO: It's tough juggling expenses like rent, student loans and the cost of traveling.</p>	<p><i>Scene description: A talk bubble comes on-screen overtop the lifestyle video, featuring a scale icon and text.</i></p> <p>TOS: Juggling expenses</p>
<p>ASHLEY VO: So, I try to be smart about my spending...</p>	<p><i>Scene description: The information inside the talk bubble animates to a calendar icon and different text.</i></p> <p>TOS: Smart spending</p>
<p>ASHLEY VO: like deciding which health plan to choose this year.</p>	<p><i>Scene description: A blue health-care shield icon and text appear. There is a vertical bar between the two plan choices.</i></p> <p>TOS: Health plan? Traditional High-deductible</p>
<p>ASHLEY VO: My benefits manager suggested a high-deductible health plan with an HSA.</p>	<p><i>Scene description: A talk bubble with "HDHP" appears above the full-length name of the plan.</i></p> <p>TOS: HDHP High-Deductible Health Plan</p>
<p>ASHLEY VO: It reduces my costs by a hundred dollars a month compared to a traditional health plan.</p>	<p><i>Scene description: Cash icons fall down the screen behind the text.</i></p> <p>TOS: \$100 mo.</p>

AUDIO	VISUAL
<p>ASHLEY VO: So now I save one hundred dollars each month into my HSA to help cover my annual deductible.</p>	<p><i>Scene description: The “mo.” animates off-screen and is replaced by “x 12.” A piggybank icon appears. The icon and text then animate to “\$1,200” with a checkmark.</i></p> <p>TOS: \$100 x 12 \$1,200 HSA contribution</p>
<p>ASHLEY VO: And whatever I have left over after paying for health care expenses will roll over...</p>	<p><i>Scene description: The following numbers and text animate on-screen to show a mathematical equation.</i></p> <p>TOS: \$1,200 HSA balance <u>-\$600 Health care expenses</u> \$600 Rollover</p>
<p>ASHLEY VO: so I can use it in the future.</p>	<p><i>Scene description: Next-egg icon and text animate on-screen.</i></p> <p>TOS: Future health care expenses</p>
<p>ASHLEY VO: What’s also great is that my contributions are tax-deductible.</p>	<p><i>Scene description: Text and thumbs-up icon animate on-screen.</i></p> <p>TOS: Contributions Tax deductible</p>
<p>ASHLEY VO: I have the option to invest my money...</p>	<p><i>Scene description: A graph with the line animating in an upward direction.</i></p> <p>TOS: Potential for balance growth</p>

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<p>ASHLEY VO: which gives my account even more potential to grow over time.</p>	<p><i>Scene description: A bar graph showing the potential growth of investments compared to cash.</i></p> <p>TOS: Investment vs. cash account (Saving \$600 per year)</p> <p>30 years Investments (Assumes 5% return): \$40,935 Cash (Assumes 0.03% return): \$18,081</p> <p>Hypothetical example for illustrative purposes only</p>
<p>NARRATOR VO: However you choose to HSA, saving for health care now...</p>	<p><i>Scene description: Lifestyle video of Ashley hiking. Talk bubble with text appears overtop the video.</i></p> <p>TOS: Goal: Save money</p>
<p>NARRATOR VO: and in the future is <i>your</i> decision.</p>	<p><i>Scene description: The video animates into the talk bubble, with text underneath.</i></p> <p>TOS: Health Savings Account</p>
<p>NARRATOR VO: Learn more about how you can benefit from an HSA. Visit healthaccounts.bankofamerica.com.</p>	<p><i>Scene description: Bank of America logo.</i></p> <p>TOS: healthaccounts.bankofamerica.com</p>
	<p>Disclosures: About Tax Benefits: You can receive tax-free distributions from your HSA to pay or be reimbursed for qualified medical expenses you incur after you establish the HSA. If you receive distributions for other reasons, the amount you withdraw will be subject to income tax and may be</p>

AUDIO	VISUAL
	<p>subject to an additional 20% tax. Any interest or earnings on the assets in the account are tax-free. You may be able to claim a tax deduction for contributions you, or someone other than your employer, make to your HSA. Certain limits may apply to employees who are considered highly compensated key employees. Bank of America recommends you contact qualified tax or legal counsel before establishing an HSA.</p> <p>Neither Bank of America nor any of its affiliates provide legal, tax or accounting advice. You should consult your legal and/or tax advisors before making any financial decisions.</p> <p>Investing through the Plan involves risk, including the possible loss of the principal value invested.</p> <p>Mutual Fund investment offerings for the Bank of America HSA are made available by Merrill Lynch, Pierce, Fenner & Smith Incorporated (“MLPF&S”), a registered broker-dealer, Member SIPC and a wholly owned subsidiary of Bank of America Corporation (“BofA Corp.”). Investments in mutual funds are held in an omnibus account at MLPF&S in the name of Bank of America, N.A. (“BANA”) for the benefit of all HSA account owners.</p> <p>Recommendations as to HSA investment menu options are provided to BANA by the Chief Investment Office (“CIO”), Global Wealth & Investment Management (“GWIM”), a division of BofA Corp. The CIO, which provides investment strategies, due diligence, portfolio construction guidance and wealth management solutions for GWIM clients, is part of the Investment Solutions Group (“ISG”) of GWIM.</p> <p>Investment products:</p> <p>Are Not FDIC Insured Are Not Bank Guaranteed May Lose Value</p> <p>Bank of America, N.A. Member FDIC © 2021 Bank of America Corporation. All rights reserved. MAP3635280 07/2021</p>